

FORM PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY DOCKET NO. 17200-067US1	SERIAL NO. 09/716,114
<b>INFORMATION DISCLOSURE CITATION</b>  (Use several sheets if necessary)		APPLICANT Brian Harniman	
		FILED DATE 11/14/2000	GROUP ART UNIT 3628

## U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILED DATE IF APPROPRIATE
	5,845,265	12/1/98	Woolston			
	5,835,896	11/10/98	Fisher, et al.			
	5,832,452	11/3/98	Schneider, et al.			
	5,826,244	10/20/98	Huberman			
	5,799,285	8/25/98	Klingman			
	5,797,127	8/18/98	Jay S. Walker, et al.			
	5,794,219	8/11/98	Brown			
	5,794,207	8/11/98	Walker, et al.			
	5,758,328	5/26/98	Giovannoli			
	5,757,917	5/26/98	Rose, et al.			

## FOREIGN PATENT DOCUMENTS

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO
	97/46961	12/11/97	WIPO				X
	96/34356	10/31/96	WIPO				X

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Papers, Etc.)

		Fishkin, Ken, Foresight Exchange Tutorial: ( <a href="http://www.ideosphere.com/fx/docs/tutorial.html">http://www.ideosphere.com/fx/docs/tutorial.html</a> ) February 19, 1999 at pgs. 1-5
--	--	---

EXAMINER	DATE CONSIDERED
----------	-----------------

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

FORM PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DOCKET NO. 17200-067US1	SERIAL NO. 09/716,114
		APPLICANT Brian Harniman	
		FILING DATE 11/14/2000	GROUP ART UNIT 3628

# INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)

## U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	5,745,882	4/28/98	Bixler, et al.			
	5,732,400	3/24/98	Mandier, et al.			
	5,717,989	2/10/98	Tozzoli, et al.			
	5,689,652	11/18/97	Lupien, et al.			
	5,664,115	9/2/97	Fraser			
	5,615,269	3/25/97	Micali			
	5,611,052	3/11/97	Dykstra, et al.			
	5,606,602	2/25/97	Johnson, et al.			
	5,592,375	1/7/97	Salmon, et al.			
	5,570,283	10/29/96	Shoolery, et al.			

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Papers, Etc.)

		"Bid.com 1998 Third-Quarter Revenue Increases 12.5 Percent From Second Quarter", Business Wire, October 29, 1998.
		Final Report: Virtual Hospital ( <a href="http://www.telemed.medadmin.uiowa.edu/TRCDOcs/Pubs/FinalReport/cVirtualH/virtualH/virtualh02.html">http://www.telemed.medadmin.uiowa.edu/TRCDOcs/Pubs/FinalReport/cVirtualH/virtualH/virtualh02.html</a> ), download date: September 20, 1998.
		"First Source Become a Member", More Reasons To Join First Source! ( <a href="http://www.fsource.com/bene.html">http://www.fsource.com/bene.html</a> ), download date: September 20, 1998.
		Jeffrey Davis, "Big Storm rising", Business 2.0, September, 1998 at p. 60.
		Suite 101.com ( <a href="http://www.suite101.com/doc.cfm.presskit/questions">http://www.suite101.com/doc.cfm.presskit/questions</a> ), 1998.

EXAMINER	DATE CONSIDERED
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

FORM PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DOCKET NO. 17200-067US1	SERIAL NO. 09/716,114
<b>INFORMATION DISCLOSURE CITATION</b>  (Use several sheets if necessary)		APPLICANT Brian Hamiman	
		FILING DATE 11/14/2000	GROUP ART UNIT 3628

## U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	5,557,517	9/17/96	Daugherty, III			
	5,557,518	9/17/96	Rosen			
	5,553,131	9/3/96	Minervino, Jr., et al.			
	5,799,285	8/25/96	Klingman			
	5,519,769	5/21/96	Weinberger, et al.			
	5,517,555	5/14/96	Amadon, et al.			
	5,500,793	3/19/96	Deming, Jr., et. al.			
	5,467,269	11/14/95	Flaten			
	5,444,630	8/22/95	Diugos			
	5,426,281	6/20/95	Abecassis			
	5,420,914	5/30/95	Blumhardt			

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Papers, Etc.)

		Web Marketing Today ( <a href="http://www.wilsonweb.com/rfwilson/wm2/issue36.htm">http://www.wilsonweb.com/rfwilson/wm2/issue36.htm</a> ) dated September 1, 1997, download date: September 17, 1998.
		"Free Stuff Internet Site Delivers for Viewers and Advertisers Alike", Press Release of PromoNet Interactive, Inc. dated November 10, 1997.
		About Iao, selected pages downloaded from <a href="http://www.iaoauction.com">www.iaoauction.com</a> on September 8, 1997 and September 18, 1997.
		Onsale: Auction Supersite, selected pages downloaded from <a href="http://www.onsale.com">www.onsale.com</a> on September 8, 1997.
EXAMINER		DATE CONSIDERED
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.		

FORM PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY DOCKET NO 17200-067US1	SERIAL NO 09/716,114
<b>INFORMATION DISCLOSURE CITATION</b>  (Use several sheets if necessary)		APPLICANT Brian Hamiman	
		FILING DATE 11/14/2000	GROUP ART UNIT 3628

## U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	5,694,551	4/24/95	Doyle, et. al.			
	5,404,291	4/4/95	Kerr, et. al.			
	5,696,965	11/3/94	Dedrick			
	5,361,199	11/1/94	Shoquist, et. al.			
	5,329,589	7/12/94	Fraser, et al.			
	5,297,031	3/22/94	Guterman, et. al.			
	5,283,731	2/1/94	Lafonde, et al.			
	5,253,165	11/12/93	Leseca, et al.			
	5,262,941	11/93	Saladin, et al.			
	5,243,515	9/7/93	Lee			
	5,224,034	6/29/93	Katz, et. al.			

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Papers, Etc.)

	Hapgood, Fred "bidder Harvest", September 1997, page 58.
	NASDAQ: What is NASDAQ?, selected pages downloaded from <a href="http://home.axford.com">http://home.axford.com</a> on August 15, 1997.
	NASDAQ Consolidated Subscriber Agreement, downloaded from <a href="http://www.pcquote.com/exchanges">www.pcquote.com/exchanges</a> on August 15, 1997.
	TradingFloor: General Trading Information and Terms, downloaded from <a href="http://www.tradingfloor.com">www.tradingfloor.com</a> on August 14, 1997.
	HomeShark: Refinance Check, selected pages downloaded from <a href="http://www.homes shark.com">www.homes shark.com</a> on August 13, 1997.

EXAMINER	DATE CONSIDERED
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

FORM PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY DOCKET NO 17200-067US1	SERIAL NO 09/716,114
<b>INFORMATION DISCLOSURE CITATION</b>  (Use several sheets if necessary)		APPLICANT Brian Harriiman	
		FILING DATE 11/14/2000	GROUP ART UNIT 3628

## U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	5,191,613	3/2/93	Graziano, et. al.			
	5,191,523	3/2/93	Whitesage			
	5,168,446	12/1/92	Wiseman			
	5,136,501	8/4/92	Silverman, et. al.			
	5,021,953	6/4/91	Webber, et. al.			
	4,931,932	6/5/90	Dalnekoff, et. al.			
	4,903,201	2/20/90	Wagner			
	4,799,156	1/17/89	Shavit, et al.			
	4,789,928	12/6/88	Fujisaki			
	4,751,728	6/14/88	Treat			
	4,677,552	6/30/87	Sibley, Jr.			

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Papers, Etc.)

		The Loan Process, downloaded from <a href="http://www.sdtech.com/mls/process">www.sdtech.com/mls/process</a> on August 7, 1997.
		Trade-Direct: We Help You Trade With Confidence, selected pages downloaded from <a href="http://www.trade-direct.com">www.trade-direct.com</a> on August 6, 1997.
		Classifieds2000: The Internet Classifieds, selected pages downloaded from <a href="http://www.classifieds2000.com">www.classifieds2000.com</a> on August 6, 1997.
		Internet Mortgage Service Eliminates Loan Agents and Passes Commissions on to the Consumer, Company Press Release, Yahoo Business Wire (June 30, 1997).
		Frequently Asked Questions About: Airhitch, selected pages downloaded from <a href="http://www.isicom.com.fr/airhitch">www.isicom.com.fr/airhitch</a> on May 6, 1997.

EXAMINER

DATE CONSIDERED

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

FORM PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DOCKET NO. 17200-067US1	SERIAL NO. 09/716,114
<b>INFORMATION DISCLOSURE CITATION</b>  ((Use several sheets if necessary))		APPLICANT Brian Hamman	
		FILING DATE 11/14/2000	GROUP PART UNIT 3628

### U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE

### OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Papers, Etc.)

		Hitch a Flight to Europe, selected pages downloaded from <a href="http://www.travelassist.com">www.travelassist.com</a> on May 6, 1997.
		Airhitch: Your Way to Low Cost Travel, selected pages downloaded from <a href="http://www.vaportrails.com">www.vaportrails.com</a> on May 6, 1997.
		Kelsey, J. and Schneier, B., Conditional Purchase Orders, 4 <sup>th</sup> ACM Conference on Computer and Communications Security, ACM Press, 117-124 (April 1997).
		Bryant, Adam, "Shaking Up Air Fares' Status Quo", The New York Times, March 31, 1997.
		Silverman, Robert, "GM Drives Web Ad Insertion Network", Inside Media, February 26, 1997, Vol. 9, No. 4, page 1; ISSN: 1046-5316
		"Plycast Introduces Unique 'Open Exchange' Match-Making Service", Interactive Marketing News, February 21, 1997, Vol. 4, No. 8.
		"UK's World Telecom Unveils New WorldSaver Tariffs", Newsbytes, Information Access Company (February 13, 1997)
		"TransQuest and Web Ventures Deliver Internet Booking for Delta Air Lines", PR Newswire, December 10, 1996. Financial News Section.
		"Affinicast Enables Web Sites That Listen and Adapt to Customer Affinities", PR Newswire, December 3, 1996.
		"Web Ventures Presents BookIt!" press release printed from <a href="http://www.webventures.com/bookit/">http://www.webventures.com/bookit/</a> (Web Ventures World Wide Web site) on December 2, 1996.

EXAMINER

DATE CONSIDERED

EXAMINER. Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

FORM PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY DOCKET NO 17200-067US1	SERIAL NO 09/716,114
<b>INFORMATION DISCLOSURE CITATION</b>  (Use several sheets if necessary)		APPLICANT Brian Hamman	
		FILING DATE 11/14/2000	GROUP ART UNIT 3628

## U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Papers, Etc.)

		"World's First Real-Time Travel Auction Service to Be Available Via World Wide Web: ETA To Open Bidding to Consumers," Business Wire, DIALOG Trade & Industry Database (November 4, 1996)
		Gessel, Chris, "Trade Smarter: The Limit of Orders", Investor's Business Daily, October 14, 1996, page A1.
		CREST: Cruise/Ferry Revenue Management System, selected pages downloaded from <a href="http://www.rtscorp.com">www.rtscorp.com</a> on August 5, 1996.
		Nishimoto, Lisa, "Travel Services Are First Online Commerce Offerings to Fly," Infoworld, July 29, 1996, downloaded from <a href="http://www.infoworld.com">http://www.infoworld.com</a> .
		About Rate Hunter, downloaded from <a href="http://207.49.64.77/rhprodrh.htm">http://207.49.64.77/rhprodrh.htm</a> on July 14, 1996.
		Cathay Pacific Online Ticket Bidding, World Internet News Digest (May 8, 1996).
		Sotheby's General Information, downloaded from <a href="http://www.sothebys.com">www.sothebys.com</a> (1996).
		CyberBid, Net Fun Ltd.(1996)
		Nimmer, Raymond, T., "Electronic Contracting; Legal Issues", 14 J. Marshall J.Computer & Info L.211, Winter, 1996.
		American Law Institute, Draft-Uniform Commercial Code Revised Article 2 (Sales), parts 2, 3, and 7, pages 1-15, January 4, 1996.
		Speidel, Richard E. & Schott, Lee A., "Impact of Electronic Contracting on Contract Formation Under Revised UCC Article 2, Sales", C878 ALI-ABA 335, December 9, 1993.
		Hainer, Cathy and Grossman, Cathy Lynn, "Where Vacationing Kids Get Good Care", USA Today, April 1, 1992, at page. 4D

EXAMINER

DATE CONSIDERED

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

FORM PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DOCKET NO. 17200-067US1	SERIAL NO. 09/716,114
<b>INFORMATION DISCLOSURE CITATION</b> (Use several sheets if necessary)		APPLICANT Brian Harniman	
		FILING DATE 11/14/2000	GROUP ART UNIT 3628

## U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Papers, Etc.)

		Del Rosso, Laura. "Ticket-Bidding Firm Closes Its Door," Travel Weekly, March 12, 1992.
		"Newsletters", The Atlanta Constitution, March 1, 1992, pge. K13
		"CRTL's Blue Ribbon Deals for 1992", Consumer Reports Travel Letter, January 1992, Vol. 8, No. 1, at pages. 3-5.
		Traveler's Notes: Bookit Report", Consumer Reports Travel Letter, December 1991 at pge. 143.
		Feldman, Joan M., "To Rein In Those CRSs; Computer Reservation Systems", Air Transport World, December 1991, at pge 89.
		"MONEY BRIEFS: Buy Low, Fly High", Gannet News Service, November 20, 1991.
		"Buy Low, Fly High", USA Today, November 14, 1991 at pge. 15.
		Traveler's Notes: Easier Airfare Bidding", Consumer Reports Travel Letter, October 1991 at pge 119.
		Nelson, Janet "Practical Traveler: Airlines Relaxing Policy on No-Refund Tickets", The New York Times, September 22, 1991 at pge. 3 of Section 5.
		Pelline, Jeff, "New Service; Now You Can Make a Bid on Your Next Airline Ticket Home", The Orange County Register, September 1, 1991 at pge. E01.

EXAMINER

DATE CONSIDERED

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



FORM PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DOCKET NO. 17200-067US1	SERIAL NO. 09/716,114
<b>INFORMATION DISCLOSURE CITATION</b>  (Use several sheets if necessary)		APPLICANT Brian Hamiman	
		FILING DATE 11/14/2000	GAO/PART UNIT 3628

## U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Papers, Etc.)

		"Bookit Airfare Bidding System (Fax for Your Plane Ticket?)", Consumer Reports Travel Letter, September 1991, pgs. 97 & 106.
		Upton, Kim "French Say Monoliths Off-limits to Visitors", Los Angeles Times, August 25, 1991
		Peltine, Jeff, "Travelers Bidding on Airline Tickets; SF Firm Offers Chance for Cut-Rate Fares", San Francisco Chronicle, Section A4, August 19, 1991.
		Carey, Christopher, "Firm Offers Auction For Airline Tickets", St. Louis Post-Dispatch, August 7, 1991 at page 1B.
		Del Russo, Laura, "Marketel Says It Plans to Launch Air Fare 'Auction' in June", Travel Weekly, April 29, 1991.
		NASDAQ Adds Enhancements to SOES Limit Order File", Securities Week, November 26, 1990, page 5.
		Ritter, Jeffrey B., "Scope of the Uniform Commercial Code: Computer Contracting Cases and Electrical Commercial Practices", 45 Bus. Law 2533, August, 1990.
		Greenberg, Peter, S., "Judging DeRegulation", The Record, July 22, 1990 at page T01.
		Greenberg, Peter, S., "The Savvy Traveler: Lower Air Fares for Consumers Not in the Cards; Airlines: Remember When It Cost \$16 to fly From Los Angeles to San Francisco? Then You Remember the Days Before DeRegulation. Since Then, Prices Have Soared", Los Angeles Times, July 8, 1990 at page L2.
		Wallace, David, "Company Planning to Let Fliers Bid on Airfares", Philadelphia Business Journal, March 26, 1990 at page 15.

EXAMINER	DATE CONSIDERED
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

FORM PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY DOCKET NO 17200-067US1	SERIAL NO 09/716,114
<b>INFORMATION DISCLOSURE CITATION</b>  (Use several sheets if necessary)		APPLICANT Brian Hamiman	
		FILING DATE 11/14/2000	GROUP ART UNIT 3628

## U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Papers, Etc.)

		"Letters to Business Extra", The San Francisco Chronicle, December 26, 1989 at pge C7.
		Schrage, Michael, "An Experiment in Economic Theory: Labs Testing Real Markets", The Record Section B1, November 26, 1989.
		Schrage, Michael "Innovation/Micheal Schrage: Laboratory Experiments with Market Economics, Los Angeles Times, November 23, 1989 at pge. D1.
		Golden, Fran "AAL's Riga Doubts Marketel's Appeal to Retailers", Travel Weekly, November 13, 1989.
		Del Rosso, Laura, "Firm Proposes ticket-bidding system; Marketel explores electronic auction of travel; Marketel International., Travel Weekly, Section No. 91, Vol. 48, Pg. 1; November 13, 1989.
		Carlsen, Clifford, "Polaris Group Set to Fly the Leveraged Sky", San Francisco Business Times, November 6, 1989 at pge. 1.
		Kuttner, Robert, "Computers May Turn the World into One Big Commodities Pit", Business Week, September 11, 1989.
		Carlsen, Clifford, "From Airline Tickets to Human Organs, the Electronic Markets Are Booming", San Francisco Business Times, August 14, 1989 at pge. 17.
		"Public May Submit Bids To Get Bargain Rates", Wall Street Journal, Section 2; Page 1, Column 1; August 1, 1989
		American Airlines Internet Silent Auction, selected pages downloaded from <a href="http://www.americanair.com">www.americanair.com</a> .

EXAMINER

DATE CONSIDERED

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

FORM PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DOCKET NO. 17200-067US1	SERIAL NO. 09/716,114
<b>INFORMATION DISCLOSURE CITATION</b>  (Use several sheets if necessary)		APPLICANT Brian Hamman	
		FILING DATE 11/14/2000	GROUP ART UNIT 3628

### U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE

### OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Papers, Etc.)

		Apollo Host Computer, selected pages downloaded from <a href="http://www.appollo.com">www.appollo.com</a>
		"Auctioning unsold airline tickets." ( <a href="http://www.newciv.org/GIB/BOV/BV-409.HTML">http://www.newciv.org/GIB/BOV/BV-409.HTML</a> ) , at pge 1.
		Cathay Pacific: CyberTraveler Auction #3 - Official Rules, selected pages downloaded from <a href="http://www.cathaypacific.com">www.cathaypacific.com</a> .
		CSM Online: About Collector's Super Mall downloaded from <a href="http://www.csmonline.com">www.csmonline.com</a>
		Sabre Decision Technologies, selected pages downloaded from <a href="http://www.sabre.com">www.sabre.com</a> .
		PhoneMiser: Frequently Asked Questions, downloaded from <a href="http://www.phonemiser.com">www.phonemiser.com</a> .
		The United Computer Exchange: How It All Works, selected pages downloaded from <a href="http://www.uce.com">www.uce.com</a> .
		Tired of Shopping For the Best Home Loan?, Mortgage Loan Specialists.

EXAMINER	DATE CONSIDERED
----------	-----------------

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.